

PURCHASING CARD POLICY & PROCEDURE MANUAL



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I. OVERVIEW

The purpose of the City of Westfield Purchasing Card Program is to establish a more efficient, cost effective method of purchasing and paying for goods and services within established limits. This program is designed to reduce the number of purchase orders and checks issued, thereby enhancing efficiency and cost-cutting measures within the City.

The Purchasing Card is NOT intended:

- ◆ to avoid or bypass City or State procurement or payment policies and procedures.
- ◆ to be used for entertainment purchases.
- ◆ **for personal use.**

The City Purchasing Card Program (CPC) will be administered by the Purchasing Card Coordinator. The CPC Program is contracted through JP Morgan Chase, with MasterCard as the card brand.

Transaction and billing cycle limits will be determined prior to distribution of Purchasing Cards. Each Department Purchasing Card Coordinator may submit requests to the Purchasing Card Coordinator for lower limits or higher limits with proper justification.

Any vendor falling within the purchasing guidelines is considered a potential vendor of the Purchasing Card. It is likely that any vendor currently utilized as a source for commodities will accept the Purchasing Card. Some vendor types may be blocked from usage with the Purchasing Card. If the card is presented to a blocked vendor, the transaction will be declined.

Each cardholder is responsible for the security of their card. The card is issued by name and any purchases made against the card will be the cardholder's responsibility. Use of the card not in accordance with established guidelines may result in personal liability. If you have any questions about the program or need additional information, please contact the Purchasing Card Coordinator.

The Purchasing Card commits taxpayer funds each time it is used by a cardholder. This is a responsibility that cannot be taken lightly. If you suspect fraud or misuse was committed with a City Purchasing Card, you must report it to the Purchasing Card Coordinator.

II. PROGRAM ADMINISTRATION

The City of Westfield Purchasing Card Program is administered by the Clerk Treasurer's Office. Purchasing Card policy questions and comments can be directed to the City Purchasing Card Coordinator, Cindy Gossard, cgossard@westfield.in.gov or to the City Purchasing Card Administrators, Kerri Gagnon, kgagnon@westfield.in.gov and Micha Farrar, mfarrar@westfield.in.gov.

III. PROGRAM RESOURCES

City Purchasing Card Website

The City maintains an informational website on Purchasing Cards on the City Intranet

<http://westpoint/ClerkWorks/pcard>. Visit the site for up-to-date news regarding the Purchasing Card Program, training information, electronic versions of Purchasing Card forms at your fingertips, and quickly locate program contacts.

IV. CARD USE PROCEDURES

Obtaining a Card

Employees receiving a City Purchasing Card for official City business purchasing must read and understand the terms and conditions outlined in the City Purchasing Card Policy and Procedure Manual and the City Purchasing Card Cardholder Agreement (Appendix 3). The employee's signature on the City Purchasing Card Cardholder Agreement indicates they understand the intent of the City Purchasing Card program and agree to adhere to the established guidelines.

Contact the Purchasing Card Coordinator to obtain the necessary approval. The Purchasing Card Coordinator will:

- ◆ coordinate or provide the employee with cardholder training.
- ◆ notify the cardholder when the card is available.

Decline of Card

Any vendor falling within the purchasing guidelines is considered a potential vendor of the City Purchasing Card, even if they do not accept credit cards today. If a vendor does not currently accept credit cards for payment, complete a Vendor Non-Acceptance Form (Appendix 7) and forward it to the Purchasing Card Coordinator. The Purchasing Card Coordinator will submit the information to JP Morgan Chase, who will contact the potential vendor regarding the acceptance of the City Purchasing Card.

If the card is declined, the cardholder may contact JP Morgan Chase Customer Service at 1-800-316-6056. JP Morgan Chase will assist cardholders in determining if the card was declined due to blocking of the vendor, or exceeding the monthly cycle limit or single transaction limit imposed on the card, etc. The cardholder may also contact the Purchasing Card Coordinator for assistance. Please note, JP Morgan Chase staff will not make changes to any card accounts without designated Purchasing Card Coordinator approval.

Card Renewal

A renewal card will be automatically issued before the card expiration date. Cards do not expire until the end of the month of expiration. The Purchasing Card Coordinator will notify cardholders when the renewal card is available.

Card Cancellation / Closing Accounts

To cancel a card, personally deliver your card to the Purchasing Card Coordinator with a completed Action Request Form (Appendix 5) requesting to cancel. The Purchasing Card Coordinator will process the card cancellation through JP Morgan Chase.

Card usage will be monitored and card privileges can be rescinded if card violations occur. The Purchasing Card Coordinator reserves the right to cancel cards at any time.

Card Changes

Changes can be requested by contacting the Purchasing Card Coordinator and completing an Action Request Form (Appendix 5). The Purchasing Card Coordinator will process the card changes through JP Morgan Chase.

Reporting a Lost or Stolen Card

If a Purchasing Card is lost or stolen, immediately notify all of the following:

- ◆ JP Morgan Chase Security at 1-866-300-4911.

- ◆ Purchasing Card Coordinator or Administrator (Cindy Gossard, Kerri Gagnon, Micha Farrar) at 317-804-3020.

Immediate notification of a lost or stolen Purchasing Card will prevent the cardholder from being held personally responsible for the payment of unauthorized transactions.

V. CARDHOLDER RESPONSIBILITIES

General

Cardholders are responsible for the security of their Purchasing Card and the transactions made against them. The card is issued by name and any purchases made against the card will be the cardholder's financial responsibility. Use of the card not in accordance with established guidelines can result in personal liability and/or disciplinary actions.

Appendix 1 discusses allowable purchases with the City Purchasing Card. Appendix 2 provides examples of items that are unallowable/excluded purchases. However, Appendices 1 and 2 are intended to offer guidance and do not represent all-inclusive lists of items. Department policy may be more restrictive than City policy. Follow your department's established guidelines of allowable charges. Questions concerning the appropriateness of a purchase should be directed to your supervisor and/or Purchasing Card Coordinator prior to using the card.

PayPal & Online Payment Processors

Certain instances may require a transaction on the Purchasing Card with a third-party or online payment processor, such as PayPal. For example, the only vendor offering a particular product or service does not accept credit card payments, although they do accept PayPal. Due to the risk of fraud or misuse associated with these types of vendors, extreme caution must be exercised when using the Purchasing Card for online payment processor transactions. It is important to note that use of the Purchasing Card for PayPal or other online payment processor transactions may incur additional fees to process the transaction. Anytime a PayPal or online payment processor transaction is required, cardholders should obtain supervisor approval in advance to ensure the items purchased and vendors used are appropriate for official City business and that an online payment processor transaction is the most economic payment method available.

As with any Purchasing Card transaction, detailed receipt documentation should accurately depict the goods or services purchased.

Personal Use

Although the card is issued in your name, it is the property of the City of Westfield and is only to be used for official City of Westfield business purchases as defined in this manual. Personal use of the card is prohibited.

Purchasing Card Security

When the card is received, cardholders must sign the back of the card immediately and always keep it in a secure place. **Only the authorized cardholder may use the card.** Card sharing between employees is not allowed and will cause revocation of card privileges. The card and card number must be safeguarded against use by unauthorized individuals in the same manner cardholders would secure personal credit cards.

The Purchasing Card Coordinator will activate the cards before issuing them to the cardholder.

If your card is lost or stolen, or if you suspect the security of your account has been compromised, immediately notify the Purchasing Card Coordinator, Administrators and/or contact JP Morgan Chase Security at 866-300-4911. The Purchasing Card Coordinator will instruct JP Morgan Chase to cancel the account and issue a new card. The new card will be delivered to the Purchasing Card Coordinator within 7–10 business days. Return the canceled card to the Purchasing Card Coordinator for proper card destruction and documentation.

Purchasing Card Violations

Cardholders are responsible for and accountable to their City Department for all charges made with the City Purchasing Card. Violation of any policies or procedures of this program will result in an evaluation of cardholder privileges. Improper use of the Purchasing Card may cause revocation of the card, disciplinary action up to and including termination, and may subject cardholders to criminal prosecution. **Amounts attributable to improper or unapproved use by the cardholder will be the employee's responsibility to reimburse the City directly using their personal funds.**

If a purchase appears inappropriate, the cardholder must supply written justification to the Department Purchasing Card Coordinator, as appropriate. If the justification is insufficient, appropriate action is at the discretion of the Department Purchasing Card Coordinator. In addition, steps should be taken to return the goods for a credit on the Purchasing Card account, or have the cardholder reimburse the City directly using their personal funds.

Splitting transactions to bypass single transaction limits, monthly billing cycle limits, and/or purchasing policies and procedures is strictly prohibited.

MasterCard's Rules for Merchants prohibit vendors from imposing surcharges on a MasterCard transaction if the vendor accepts other forms of credit card payments without additional fees to the buyer. However, vendors may charge convenience fees for accepting a credit card transaction as a convenience to the customer if it is considered an alternate payment channel for customers to pay for goods or services. MasterCard's guidelines also state that convenience fees must be a fixed or flat amount, disclosed to the cardholder before completion of the transaction with an opportunity to cancel the transaction, and included as part of the total transaction amount. If a vendor attempts to include a surcharge to the transaction, contact JP Morgan Chase prior to using the Purchasing Card. JP Morgan Chase, in conjunction with MasterCard, will attempt to resolve the issue with the vendor prior to the Purchasing Card transaction.

The decision to use a City Purchasing Card on a purchase that will incur a convenience fee should be based on variables such as timeliness of payment to avoid late fees, urgency of needed items or services, etc. Departments are asked to carefully evaluate the necessity of City Purchasing Card transactions subject to convenience fees.

Receipt of Goods and Services

The intended use of the Purchasing Card is to procure good(s) and/or service(s). The decision to utilize the Purchasing Card should be made at the time the order is placed, not after the good(s) or service(s) and invoice are received. The risk of compromising established internal controls to prevent duplicate payments increases when the Purchasing Card is used to pay an invoice. If extenuating circumstances require the Purchasing Card to pay a vendor invoice after good(s) or service(s) are received, then a payment confirmation from the vendor must be included with the supporting documentation.

For telephone or internet orders, ensure complete shipping address and instructions are given to the vendor along with your name contact information (e.g., name, department name, telephone number, complete mailing/shipping address, city, state, and zip code). Notify the vendor the order is for a tax exempt organization and request a detailed sales receipt. To prevent duplicate payments, instruct the vendor NOT to invoice the City. Charges for freight should be checked to ensure the amount is correct according to the freight terms stated by the company or noted on the packing slip.

Cardholders are responsible for ensuring receipt of goods and services and must follow-up with the vendor to resolve any delivery problems, discrepancies, and damaged goods. Cardholders should also notify the Purchasing Card Coordinator regarding any erroneous charges or returned items awaiting credit so these transactions can be monitored and ensure timely credits are received.

All purchases require detailed transaction documentation from the vendor regardless of the order method. The detailed charge receipt from the vendor will serve as an invoice. However, the vendor needs to provide a detailed description of the goods on the charge receipt, not just "misc." You must upload the detailed receipt information to the transaction on your online Purchasing Card Account here: <http://smartdata.jpmmorgan.com>. The acceptable formats of the receipt upload are JPG and PNG. You will receive your online user name and password from the Purchasing Card Coordinator. All receipts must be uploaded within 7 business days of the transaction (date card was used) so the monthly statements can be reconciled and the information in the financial system will be as accurate as possible.

If a detailed charge or credit slip, etc. is lost, the cardholder is responsible for working with the vendor to obtain a copy. If the cardholder cannot obtain a copy, the cardholder will be subject to the Purchasing Card Violations above.

Record Keeping and Documentation

Standard payment policies require retention of receipts and other documentation. Each purchase must have a detailed receipt attached in the online purchasing site <http://smartdata.jpmmorgan.com>.

Once the information is entered into the online purchasing site and submitted for approval by the cardholder, the purchase will go to the supervisor for approval. Once the supervisor approves the transaction, the transaction goes to the Purchasing Card Coordinator for processing. The cardholder, supervisor and the Purchasing Card Coordinator are responsible for ensuring the charges are accurate, are for official City business and are in

accordance with all purchasing and payment regulations. Negligent performance may result in disciplinary action.

Record keeping is essential to ensure the success and compliance of the program. To facilitate the reconciliation and approval process, the cardholder is responsible for uploading all detailed purchasing card receipts.

Cardholders will receive a paper monthly billing statement for informational purposes only. All transaction data online will be the official information.

Each department will follow the established guidelines for processing Purchasing Card transactions. Cardholders must not apply final approval to their own JP Morgan Chase card transactions.

Disputed Transactions

Disputed transactions can result from failure to receive goods or services, fraud or misuse, altered charges, defective merchandise, incorrect amounts, duplicate charges, credits not processed, etc. Cardholders are responsible for reviewing and verifying all transactions. It is also the **cardholder's responsibility** to contact and follow up with the vendor on any erroneous charges, returns or other disputed items **within one working day of discovering the item**. Disputed items should be documented in writing along with the resolution agreed to between the cardholder and the vendor. A copy of the written documentation should be forwarded to the Purchasing Card Coordinator on the Dispute Form (Appendix 8).

If resolution of the discrepancy does not occur after follow-up with the vendor, contact the Purchasing Card Coordinator for assistance. The written justification must explain the discrepancy and steps that were taken by the cardholder and others within the City to resolve the issue. The Purchasing Card Coordinator will work with JP Morgan Chase, to obtain resolution with the vendor. It is important that disputed items are addressed as quickly as possible. JP Morgan Chase must be notified of any transaction disputes within sixty (60) days of the last day of the Cycle during which such Transaction is charged to the City of Westfield. Dispute rights are waived after 60 days and the department will be responsible for payment of the charges.

Due to the limited timeframe of 60 days from the statement date of the transaction, all departments are encouraged to file dispute forms on transactions at the time they are discovered, even while continuing to work with the vendor on receiving a credit. The timely filing of the dispute form will protect the City from losing dispute rights due to exceeding the 60 day limit.

State Sales Tax Exemption

The City is exempt from paying Sales or Use Tax per the Indiana Department of Revenue. The state sales tax exemption number is printed on the front of the Purchasing Card. If a vendor requires the certificate, please contact the Purchasing Card Coordinator. **The Sales Tax Exemption is for City business only.**

The cardholder is responsible for ensuring Indiana State Sales Tax is not included in each charge. If sales tax is included, the cardholder must work with the vendor to correct the purchase amount. If sales tax is charged to the Purchasing Card, the cardholder must include justification explaining why the charging of sales tax was approved at the time of the purchase in the transaction information on the online site.

VI. DEPARTMENT RESPONSIBILITIES

General

Each department will have a Department Purchasing Card Coordinator. A backup department coordinator should also be appointed to assist the Department Purchasing Card Coordinator. If a Department Purchasing Card Coordinator is also a Purchasing Cardholder, the Purchasing Card Coordinator must review and approve the Purchasing Card transactions.

Among the responsibilities listed below, the Department Purchasing Card Coordinator's review of the transactions and supporting documentation should be given the utmost attention to ensure all transactions are for official City business and do not violate any City or department purchasing or payment policies and procedures. As with other duties, negligent performance could result in disciplinary action.

The responsibilities of the Department Purchasing Card Coordinator include, but are not limited to:

- ◆ Working with the Purchasing Card Coordinator to determine who is eligible for a Purchasing Card, coordinating cardholder limits, and alerting management of any spending concerns through the quarterly review.
- ◆ Completing the Purchasing Cardholder Account Action Request Form (Appendix 5) and obtaining an authorized signature on the form.
- ◆ Ensuring every potential cardholder has a copy of the City Purchasing Card Policy & Procedure Manual and a signed City Purchasing Card Cardholder Agreement.
- ◆ Training each cardholder prior to the distribution of the Purchasing Card to the employee. The training must include, but is not limited to, the topics covered in the City Purchasing Card Policy & Procedure Manual and the City Purchasing Card Cardholder Agreement. The training must provide detailed card use procedures and cardholder responsibilities.
- ◆ Receipt of the Purchasing Card from the Purchasing Card Coordinator. The Department Purchasing Card Coordinator is required to sign a Purchasing Card Acceptance Form (Appendix 6) stating that the card will be kept in safekeeping or in a locked file until distribution to the cardholder and that no card information will be given to unauthorized personnel by the coordinator.
- ◆ Distributing the card to the cardholder. Each department needs to determine how to secure each card and card number. In some cases, the department may elect for the individual cardholder to carry the card. Other cases may result in the card being stored in a secure place in the department. In either case, the card and account number information must be protected.
- ◆ Processing any department approved changes requested by the cardholder which fall within the Purchasing Card guidelines. The Department Purchasing Card Coordinator should complete a Purchasing Cardholder Account Action Request Form (Appendix 5) and send it to the Purchasing Card Coordinator.
- ◆ Retrieving and cutting up any card when a cardholder assumes different duties within the department that do not require the use of the Purchasing Card or upon termination of the cardholder's employment. After the card has been destroyed, the Department Purchasing Card Coordinator must send a completed Purchasing Cardholder Account Action Request Form (Appendix 5) and the cut-up card to the Purchasing Card Coordinator.

- ◆ Retrieving and securing cards for employees on extended leave of absence. Card limits should be temporarily suspended if an employee will be out on leave for one month or more. Complete a Purchasing Cardholder Account Action Request Form and submit it to the Purchasing Card Coordinator.
- ◆ Ensuring the cardholder has attached a credit slip, charge slip, packing slip, or cash register slip, etc., for each item listed on the online purchasing site.
- ◆ When you approve the transactions on the online site you certify that all charges are accurate and complete, are for official City business, and are in accordance with all City and department purchasing and payment regulations.
- ◆ Verifying the vendor name on the transaction agrees with the credit slip, etc., supplied by the cardholder. If the vendor name does not agree, work with the cardholder to resolve the discrepancy.
- ◆ Ensuring the “Ship To” address on the documentation appears to be correct, if applicable. If not, question the cardholder or other appropriate personnel.
- ◆ Reviewing and approving requests to use the Purchasing Card for PayPal or online payment processor transactions. Ensure the goods or services are for official City business, the transaction is from an appropriate vendor, and this payment option is the most economic method available.
- ◆ Requesting written justification from the cardholder for any sales tax charges and ensure the cardholder is working with the vendor to correct the error. If the sales tax issue is not resolved within a reasonable period, report the status to the Purchasing Card Coordinator for resolution.
- ◆ Requesting written justification from the cardholder for any purchases which appear inappropriate.
- ◆ Recording the necessary payment coding and obtaining the necessary City-authorized signature on the invoice or forward it to the individual in your department responsible for this task.
- ◆ Ensuring all transactions and receipts for each cardholder in your division are uploaded to the Chase site within 7 business days.
- ◆ Forwarding a completed JPMorganChase Purchasing Card Dispute Form (Appendix 7) to the Purchasing Card Coordinator if a discrepancy appears on a monthly billing statement that cannot be resolved between the cardholder and vendor. The Purchasing Card Coordinator will forward the form to JP Morgan Chase. JP Morgan Chase will work with the vendor to resolve the issue.

VII. CITY RESPONSIBILITIES

General

Purchasing Card Coordinator and Administrators within the City are listed in Appendix 4 with contact information.

Purchasing Card Coordinator Responsibilities

The Purchasing Card Coordinator's responsibilities include, but are not limited to:

- ◆ Working with the Department Purchasing Card Coordinator(s) and JP Morgan Chase to obtain Purchasing Card accounts and to make any changes to the accounts.
- ◆ Working with JP Morgan Chase and the Department Purchasing Card Coordinator(s) to resolve any issues/concerns related to the City's Purchasing Card program.
- ◆ Keeping records of completed forms submitted to JP Morgan Chase for each cardholder.
- ◆ Reviewing forms submitted by Department Purchasing Card Coordinator(s) to ensure the forms have the required information completed and an original department authorized signature.
- ◆ Applying the departmental approval signature on the forms after review and forwarding the forms to JP Morgan Chase for processing, or using the online account tools through JP Morgan Chase to make card changes or open/close accounts.
- ◆ Updating the City's Purchasing Card manual and other documentation as needed.
- ◆ Training Department Purchasing Card Coordinator(s). The training must include, but is not limited to, the topics covered in the City Purchasing Card Policy & Procedure Manual and the City Purchasing Card Cardholder Agreement. The training must cover in detail the Department Purchasing Card Coordinator's responsibilities.
- ◆ Distributing Purchasing Cards to the Department Purchasing Card Coordinator(s). Cards must be secured until delivered to the Department Purchasing Card Coordinator(s).
- ◆ Obtaining Department Purchasing Card Coordinators' signature and date on the Purchasing Card Acceptance Form (Appendix 6), which acknowledges receipt of each card. The forms will be maintained in the cardholder file by the Purchasing Card Coordinator.
- ◆ Maintaining a master list of all Purchasing Cards, including but not limited to, department name, cardholder name, card/account number, and expiration date in a locked file.
- ◆ Notifying JP Morgan Chase of any card cancellations or changes in cardholder names or addresses. Retain proof of destruction of canceled cards for audit purposes.
- ◆ Sending a completed JPMorganChase Purchasing Card Dispute Form (Appendix 8) and written justification to JP Morgan Chase if a discrepancy appears on a monthly billing statement that cannot be resolved between the cardholder and vendor. JP Morgan Chase Bank will work with the vendor to resolve the issue. The original signature of the cardholder and Department Purchasing Card Coordinator or authorized designee is required on the form.
- ◆ Performing an annual assessment of each card/account for the City. Procedures are as follows:
 - a. After the close of each fiscal year, Purchasing Card Coordinator will create a report reflecting the spending trends over the past year for all accounts in the City.
 - b. The Purchasing Card Coordinator must analyze each account to determine if single transaction and

monthly cycle limits are commensurate with actual spending, if long-term inactive accounts should be closed, and to ensure only authorized employees have accounts.

c. The Purchasing Card Coordinator shall indicate any appropriate changes to the accounts within 30 days of receipt. The Purchasing Card Coordinator will send all account changes to JP Morgan Chase. Documentation of the annual assessment should be retained by the City for audit purposes.

City Payment and Procurement Staff Responsibilities

The City payment and procurement staff responsibilities include but are not limited to:

- ◆ Reviewing the transactions for proper approvals.
- ◆ Reviewing written justification from the cardholder and, if necessary, obtaining City approval for payment.
- ◆ Reviewing the payment coding for proper appropriation authority.
- ◆ Maintaining proper security flow approval to ensure segregation of duties.

VIII. BILLING PAYMENT AND ACCOUNT DISTRIBUTION PROCESS

General

Receipts must be uploaded within 7 business days of the transaction. Timing is extremely critical. Do not hold payments while waiting on credits. If credits are not received in a timely manner, or disputed items are rejected by JP Morgan Chase, the Purchasing Card Coordinator should be contacted.

Transaction Payment Coding

The City and Departments are responsible for ensuring charges are in accordance with State Board of Accounts. **Employees can only use the Purchasing Card for their department appropriation numbers unless approved by the department heads or Chief of Staff and Purchasing Card Coordinator for ongoing expenses.** Before approving the transactions and attached documentation for payment processing, departments should ensure the appropriation number is correct before submitting the expense reports. Once the expense report is approved, the transaction cannot be changed.

Encumbrance Requirements

If there is a Purchase Order (PO) number for the item that is being purchased, please indicate the number in the description field for the transaction. It is the Department Purchasing Coordinator's responsibility to ensure the number is reflected on the transactions and to ensure the necessary adjustment is made to the PO.

Additional Information for Reporting

If there is Program, Project, SubProject, Grant or Contract information for the item that is being purchased, please indicate the Codes in the appropriate fields on the online site. It is the Department Purchasing Coordinator's responsibility to ensure the number is reflected on the transactions.

Automated Interface Payment Processing

An automated interface between JP Morgan Chase and the City financial system is being developed. The approved transaction data should be posted to the City financial system daily. Information will be sent via email once the details are finalized.

Management Reports

Reports can be created and scheduled through the Purchasing Card online site. See training material for more information.

Cardholder Reports

Account access for cardholders is available at any time on any internet enabled device via: <http://smartdatajpmorgan.com>. This website permits cardholders to monitor their accounts, upload receipts, and set the fund, department, object codes as well as descriptions of the purchased items.

Allowable Purchases

Appendix 1

The City Purchasing Card may be used to purchase items classified as commodities such as consumable supplies, maintenance materials, parts, and other miscellaneous purchases. If you are uncertain whether a purchase is allowable on the Purchasing Card, contact your Department and/or Purchasing Card Coordinator.

Gift cards for a specific program shall only be purchased using revenue designated for the specific program. Examples of acceptable revenue sources include sponsorships, donations, participant fees, and vendor fees. No single gift card over \$50 shall be purchased or distributed. The total amount of gift cards per program shall not exceed \$500.

Please contact the Purchasing Card Coordinator if you have any questions on allowable revenues or limits. The internal controls procedure defined by the Purchasing Card Coordinator will be followed for all gift card purchases and distributions.

Unallowable/Excluded Purchases

Appendix 2

The City Purchasing Card may **not** be used to purchase items that are not in accordance with the City of Westfield's payment and procurement rules and regulations. The following list provides examples of unallowable/excluded purchases. This list is not intended to be a complete list of unallowable/excluded purchases that can be made with the Purchasing Card but is provided to assist you in determining a general idea of unacceptable transactions. If you are uncertain whether a purchase is allowable on the Purchasing Card, contact your Department and/or Purchasing Card Coordinator.

Unallowable/Excluded Purchases Descriptions

Alcohol, Cash Advances, Gift Cards for City Staff, Entertainment, Personal Items, Splitting a purchase into multiple transactions to bypass established single transaction or monthly billing cycle dollar limits.

PURCHASING CARD CARDHOLDER AGREEMENT

Appendix 3

Name of Cardholder: _____

Cardholder Business Address: _____

Cardholder Business Phone Number: _____

Department Name: _____

Supervisor's Name & Title: _____

Supervisor's Phone Number: _____

Department Purchasing Card Coordinator Name: _____

Department Purchasing Card Coordinator Phone Number: _____

Cardholder agrees to accept responsibility for the protection and proper use of the City Purchasing Card (CPC) in accordance with the terms and conditions below:

1. Cardholder agrees to upload the supporting receipts from the vendor to <http://smartdata.jpmorgan.com> as stated in the Purchasing Card Policy and Procedures Manual. Failure to correctly document any purchase will be deemed an improper use of the CPC.
2. If the card is lost or stolen, Cardholder shall immediately notify the JP Morgan Chase and the Department or Purchasing Card Coordinator.
3. Cardholder's department shall be responsible for all charges, including fees and interest, incurred from the *proper* use of the CPC.
4. **THE CARDHOLDER MAY NOT MAKE PERSONAL PURCHASES ON THE CARD.** Cardholder understands that he/she shall be personally liable for any improper use of the CPC and agrees to reimburse the City for such use, other than improper use as the result of a lost or stolen card which was immediately reported as required in paragraph 2, including fees and interest assessed against the improper purchase. Cardholder understands that his/her improper use of the CPC may be cause for disciplinary action by the Department including employment termination and that improper use of the CPC may subject Cardholder to criminal prosecution.
5. Cardholder understands that should his/her employment with the City of Westfield terminate for any reason, the CPC must be returned to the Purchasing Card Coordinator through his/her Department Purchasing Card Coordinator. Cardholder also understands that the Purchasing Card Coordinator may withdraw authorization to use the CPC and require the return of the CPC at any time for any reason.
6. In the event of transfer to a different Department within the City, the CPC must be returned to the Purchasing Card Coordinator through his/her Department Purchasing Card Coordinator. The new Department Purchasing Card Coordinator and Employee must complete a new Cardholder Agreement Form before the card will be re-released to the employee.
7. Cardholder understands that use of the CPC is for purchases subject to individual card limitations for use in official City business. All purchases must comply with City and State accounting

and purchasing statutes, regulations and policies, including all policies the Cardholder's Department implements in the use of the CPC.

8. The following items may **not** be purchased with the CPC; however, the list is not all inclusive: Alcohol, Cash Advances, Gift Cards for City Staff, Entertainment, Personal Items, Splitting a purchase into multiple transactions to bypass established single transaction or monthly billing cycle dollar limits. If in doubt that a purchase is authorized under this agreement through the use of the CPC, Cardholder understands that he/she should seek prior approval from the Purchasing Card Coordinator through his/her Department Purchasing Card Coordinator. Such approval presumes the proper use of the CPC.

9. Cardholder acknowledges by his/her signature to this agreement that he/she has received training in the proper use of the CPC; has received, read and understands the City Purchasing Card Policy & Procedure Manual; and has read and accepts the terms of this agreement.

Cardholder Signature: _____

Date: _____

For Clerk Treasurer's Use Only

Transaction Limit: _____ (Standard \$500)

Cycle Credit Limit: _____ (Standard \$3,000)

Approvals:

Supervisor Signature and Date:

Department Purchasing Card Coordinator Signature and Date:

Purchasing Card Coordinator Signature and Date:

Purchasing Card Coordinator and Administrators**Appendix 4**

	NAME	TITLE	TELEPHONE NUMBER	E-MAIL ADDRESS
Purchasing Card Coordinator	Cindy Gossard	Clerk Treasurer	804-3026	cgossard@westfield.in.gov
Administrator	Kerri Gagnon	Deputy Clerk Treasurer	804-3021	kgagnon@westfield.in.gov
Administrator	Micha Farrar	Deputy Clerk Treasurer	804-3025	mfarrar@westfield.in.gov

PURCHASING CARDHOLDER ACCOUNT ACTION REQUEST

Appendix 5

Please circle the action requested and fill out the information below. Forward completed document (including signatures) to the Purchasing Card Coordinator for processing.

- New Account
- Rush Card Request
- Request Lost/Stolen Replacement
- Update Account Information
- Reissue Replacement Card
- Emergency Card Replacement
- Authorization Override
- Close Account
- Other _____

Account Cycle Controls

- Total Cycle Dollar Limit \$ _____
- Max # Daily Transaction # _____
- Max \$ per Transaction \$ _____

Account Number (last 8 digits)	XXX-XXXX-_____-_____
Cardholder Name	
Department	
Social Security Number (last 4 digits)	XXX-XX-_____ *For new accounts or replacement requests only
Cardholder Title	
Cardholder Telephone Number	
Special Instructions	

Cardholder Signature and Date:

Department Purchasing Coordinator Signature and Date:

Effective Date of Changes:

Purchasing Card Coordinator Signature and Date:

Purchasing Card Acceptance Form

Appendix 6

CARDHOLDER NAME
CARD NUMBER (last 4 digits) AND CARD EXPIRATION DATE
<p>DEPARTMENT PURCHASING CARD COORDINATOR I certify receipt of the above card and that the Purchasing Card will be kept in a secured location until given to the cardholder. The card information will be kept confidential and will not be given to unauthorized personnel.</p> <p>Signature:</p> <p>Date:</p>

Vendor Non-Acceptance Form

Appendix 7

Instructions: Cardholders who encounter vendors who will not accept the City of Westfield Purchasing Card should fill out the information requested above and forward to the Purchasing Card Coordinator.

Department: _____

Cardholder Name: _____

Department Name: _____

Date: _____

Vendor Information: _____

State Vendor #: (If Known) _____

Vendor Name: _____

Address: _____

City, State, Zip: _____

Phone: _____

Would you use this vendor routinely if they DID accept the Purchasing Card?

Yes _____ No _____

What is the value of the order you WOULD have placed? \$_____

Comments: _____

JPMorganChase

Dispute Form:

This form has been provided for your convenience. If you believe that a transaction on your statement is in error you can use this form to contact us. Regulations require that you notify us in writing within 60 days from the statement billing date of the disputed charge. Any response received after this time frame may result in our inability to assist you with your dispute. **Please be advised that Visa & MasterCard require that attempts be made to resolve your dispute with the merchant before notifying us.** Please complete and mail or fax this form to Chase Card Services, Attn: Commercial Card Dispute Dept. OH1-0553, PO Box 182918, Columbus, OH 43272-5543, CCSColumbusDisputes@chase.com, or Fax to 866-865-2298.

Name: _____

Account #: _____

Merchant Name: _____

Transaction Date: _____

Posting Date: _____

Reference #: _____

Transaction Amount: \$ _____

Please Circle one of the following choices applicable to your dispute. Include all necessary information/documentation.

1. I do not recognize the above-mentioned charge. I have attempted to contact the merchant to obtain further information.

2. I have been billed more than once by the same merchant. I authorized one charge with this merchant only. My card
was in my possession at the time of the transaction.

Valid Charge \$ _____ Reference # _____ Transaction Date: _____

Invalid Charge \$ _____ Reference # _____ Transaction Date: _____

3. I canceled: Service / Airline Ticket / Hotel Reservation on _____ (date).
Cancellation# _____

4. I have not received the merchandise that was to be shipped to me on _____ (date). I have requested credit.

5. Merchandise that was shipped to me arrived damaged or not as described. I returned it on _____(date) and asked the merchant to credit my account. I am providing a copy of my returned mail receipt.

Appendix 8 (continued)

6. Merchant was to issue credit for merchandise I returned to the store. I have enclosed a copy of my credit receipt.
7. I have been charged for a purchase that was paid for by other means. I am providing a copy of the documentation showing the other method of payment.
8. I have been billed for an incorrect amount. My receipt shows \$_____, however, I was billed \$_____
I am providing a copy of my receipt showing the correct amount.
9. I did not authorize the above-mentioned charge. I have attempted to contact the merchant to resolve dispute.
(If this is a VISA account, Visa regulations require that your account be closed prior to pursuing this dispute reason.
Please call Customer Service at 800-316-6056 to assist you in closing your account.)
10. Other: I am attaching detailed information that describes the dispute.

Work Phone () _____

Email: _____

Fax _____

Signature _____ Date _____